



Veterans United
Home Loans

05/14/2021

Karam Moore
PO BOX 7623
Atlanta, GA 30357

Dear Karam,

Since we aren't quite ready to send you back to your Loan Officer, Federal law requires us to send the attached letter. This has no impact on your credit scores or your ability to do a loan with us in the future.

Please continue working on the items we discussed.

Feel free to reach out if you have any questions.

Sincerely,

Katie Mulia
Credit Consultant
Phone: 800-814-1103 4455
Email: Katie.Mulia@veteransunited.com

Jamie Briggs NMLS # 2042429
Residential Mortgage Loan Officer

Loan Number: 400221103839115



Consumer Financial Protection Bureau
1700 G Street NW
Washington DC, 20522

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

Veterans United Home Loans (NMLS #1907) is a VA approved lender, but is not affiliated with the VA or any government agency.
www.nmlsconsumeraccess.org

NOTICE OF ACTION TAKEN

Applicant's Name: Karam Moore

Applicant's Address: PO BOX 7623 Atlanta, GA, 30357

Description of Account, Transaction, or Requested Credit: VA Home Loan Application

Description of Action Taken: Unable to proceed

Date: 05/14/2021

Part I – PRINCIPAL REASON(S) FOR CREDIT DENIAL, TERMINATION, OR OTHER ACTION TAKEN CONCERNING CREDIT

<input type="checkbox"/> - Credit Application Incomplete	<input type="checkbox"/> - Delinquent past or present credit obligations with others	<input type="checkbox"/> - Inadequate Assets
<input type="checkbox"/> - Excessive obligations in relation to income	<input type="checkbox"/> - Public records	<input type="checkbox"/> - No credit file
<input type="checkbox"/> - Temporary or irregular employment	<input type="checkbox"/> - Unacceptable payment on previous mortgage	<input type="checkbox"/> - Inadequate collateral
<input type="checkbox"/> - Insufficient number of credit references	<input type="checkbox"/> - Doesn't meet occupancy requirements	<input type="checkbox"/> - Inadequate appraisal
<input type="checkbox"/> - Bankruptcy	<input type="checkbox"/> - Other:	<input checked="" type="checkbox"/> - Inadequate credit score
<input type="checkbox"/> - Unable to verify employment		

Part II— DISCLOSURE OF USE OF INFORMATION OBTAINED FROM AN OUTSIDE SOURCE.

☒ - Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: Equifax Mortgage Services

Address: 4300 Westown Parkway Suite 200 / West Des Moines, IA 50266

[Toll-free] Telephone number: (800) 925-7461

☒ - We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes. If you have any questions regarding your credit score, you should contact the agency listed below.

Name: Trans Union

Address: P.O. Box 1000 / Chester, PA 19022

[Toll-free] Telephone number: (800) 888-4213

Your credit score: 636

Date credit pulled: 04/18/2021

Scores can range from a low of 334 to a high of 818.

Key factors that adversely affected your credit score as reported by the credit reporting agency:

SERIOUS DELINQUENCY

PROPORTION OF BALANCES TO CREDIT LIMITS ON BANK/NATIONAL REVOLVING OR OTHER REVOLVING

ACCOUNTS IS TOO HIGH

TOO MANY INQUIRIES LAST 12 MONTHS

TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

☐ - Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

If you have any questions regarding this notice, you should contact:

Veterans United Home Loans

1500 Vandiver Drive
Columbia, MO 65202
573-876-2600
NMLS #: 1907

Notice Sent: 05/14/2021

Date of Denial: 05/14/2021

By: Jamie Briggs NMLS # 2042429

Loan Officer: Jamie Briggs NMLS # 2042429

Loan Number #: 400221103839115

NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:



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04/18/2021

VETERANS UNITED HOME LOANS

1500 VANDIVER DRIVE
COLUMBIA, MO 65202

KARAM MOORE

PO BOX 7623
ATLANTA GA 30357

NOTICE TO HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you questions concerning the terms of the loan, contact the lender.

MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS

ORDER NUMBER: PJJ0Z4
CONSUMER REPORTING AGENCY:

DATE ORDERED: 04/18/2021
REPORT PREPARED FOR:

EQUIFAX MORTGAGE SOLUTIONS
4300 WESTOWN PARKWAY, SUITE 200
WEST DES MOINES, IA 50266
PHONE: 800-925-7461

VETERANS UNITED HOME LOANS
1500 VANDIVER DRIVE
COLUMBIA, MO 65202
PHONE: 573-876-2600

BORROWER'S INFORMATION

NAME: KARAM MOORE

Your Credit Score and the Price You Pay for Credit

Your Credit Score		
Your Equifax Credit Score	Score:	639
	Source:	Equifax Beacon 5.0 FACTA
	04/18/2021	Date:
Your Experian Credit Score	Score:	585
	Source:	Experian Fair Isaac V2
	04/18/2021	Date:
Your Trans Union Credit Score	Score:	636
	Source:	Trans Union FICO Risk Score Classic 04
	04/18/2021	Date:

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>Equifax Beacon 5.0 FACTA : Scores range from a low of 334 to a high of 818.</p> <p>Experian Fair ISAAC V2 : Scores range from a low of 320 to a high of 844.</p> <p>Trans Union FICO Risk Score Classic 04 : Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your Equifax score	<p>Your Equifax credit score ranks higher than 25 percent of U.S. consumers.</p>

compares to the scores of other consumers	
Key <u>factors</u> that adversely affected your Equifax credit score	SERIOUS DELINQUENCY PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED TOO MANY INQUIRIES LAST 12 MONTHS
How your Experian score compares to the scores of other consumers	Your Experian credit score ranks higher than 15 percent of U.S. consumers.
Key <u>factors</u> that adversely affected your Experian credit score	SERIOUS DELINQUENCY RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH LENGTH OF TIME ACCTS HAVE BEEN ESTABLISHED TOO MANY INQUIRIES LAST 12 MONTHS
How your Trans Union score compares to the scores of other consumers	Your Trans Union credit score ranks higher than 24 percent of U.S. consumers.
Key <u>factors</u> that adversely affected your Trans Union credit score	SERIOUS DELINQUENCY PROPORTION OF BALANCES TO CREDIT LIMITS ON BANK/NATIONAL REVOLVING OR OTHER REVOLVING ACCOUNTS IS TOO HIGH TOO MANY INQUIRIES LAST 12 MONTHS TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

Checking Your Credit Report

What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find a mistake on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report-</p> <p>By telephone : Call toll-free: 1-877-322-8228</p> <p>On the web : Visit www.annualcreditreport.com</p> <p>By mail : Mail your completed Annual Credit Report Request Form (which</p>

	<p>you can obtain from the Federal Trade Commission's website at: Http://www.ftc.gov/bcp/online/include/requestformfinal.pdf to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348 - 5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>